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LIFE INSURANCE AND ACCIDENTAL DEATH
AND DISMEMBERMENT INSURANCE PLANS
IN ONTARIO COLLECTIVE AGREEMENTS

February 1975

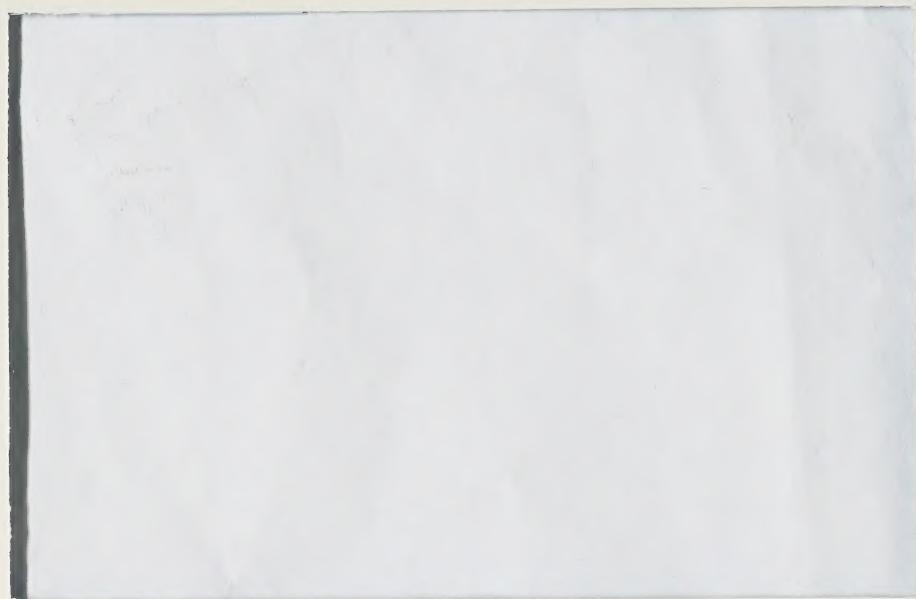
Number 4



Ministry of
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Toronto
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LIFE INSURANCE AND ACCIDENTAL DEATH
AND DISMEMBERMENT INSURANCE PLANS
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February 1975

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by
Research Branch
Ontario Ministry of Labour
March 1975

Hon. John MacBeth
Minister

R. D. Johnston
Deputy Minister

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INTRODUCTION

This paper is designed to give quick access to current information on major elements of life insurance and accidental death and dismemberment insurance provisions in Ontario collective agreements.

Detailed tables on the main provisions, broken down by industry, have been prepared to provide information that will be useful in bargaining situations. For quick reference, the tables are preceded by a summary of their contents.

The information presented was drawn from an analysis of all Ontario collective agreements covering bargaining units of 200 or more employees working in industries other than construction. As of February 1975, when the analysis was prepared, there were 839 such agreements, covering 658,339 employees, on file with the Collective Agreements Library of the Ministry of Labour.

For further information, please call Beth Jess at 965-6101.

LIFE INSURANCE PLANS

An analysis of 839 agreements shows that 778 (93.0 per cent), covering 92.0 per cent of the employees, have provision for a life insurance plan. The 61 agreements with no mention of life insurance benefits are not concentrated in any one industry. These figures do not indicate the full prevalence of this type of benefit, since some employers unilaterally provide life insurance plans.

Employer Contribution to Bargained Life Insurance Premiums (Table 1)

The figures in this Table refer to the proportion of the premium that the employer pays to provide basic life insurance coverage.

In 60.0 per cent of the 778 agreements, covering 55.0 per cent of the employees, the employer pays the full premium for basic life insurance. In a further 25.0 per cent of the agreements, the employer pays less than 100 per cent of the premiums, particularly in such industries as textile, chemical and chemical products, forestry, education, health and welfare and personal services. In the majority of these plans the employer's contribution ranges from 50 per cent to 90 per cent of the premiums. However, in all the federal administration plans, the employer pays one-sixth of the premium.

The forty-five agreements shown in the final column in Table 1 include plans in which the employer contributes flat sum payments or a percentage of the payroll or payments that vary with the type of employees covered. This final column also includes five agreements in which the amount of the employer's contribution changes during the term of the agreement as shown in the following tabulation.

Changes During the Term of the Agreement in the Proportion of Life Insurance Premium Paid by the Employer

Per cent of Premium Paid by Employer

<u>Increased From</u>	<u>Increased To</u>	<u>Number of Agreements</u>
60	100	1
66 2/3	70	1
80	100	2
90	100	1

Amount of Basic Life Insurance Benefits (Table 2)

The figures in this Table refer to the amount of basic life insurance provided in the plans.

In 29.0 per cent of the 778 agreements, covering 48.0 per cent of the employees, the amount of benefit to which the employee would be eligible varies with the amount of his income. Industries in which this provision is more commonly found are paper and allied products, retail trade and federal administration. In a further 18.0 per cent of the 778 agreements, the amount of benefit varies in relation to length of service, sex, marital or dependent status, or a combination of these factors.

In 36.0 per cent of the agreements, covering 28.0 per cent of the employees, the amount of basic life insurance provided is the same for all employees regardless of income, service, or other variables. Just over half of these plans pay more than \$5,000; the remaining pay \$5,000 or less. Almost half (47.0 per cent) of the agreements in manufacturing industries provide the same amount of basic life insurance for all employees, compared with 22.0 per cent of the agreements that have this arrangement in non-manufacturing industries.

The final column in Table 2 includes fourteen agreements in which the amount of basic life insurance benefit changes during the term of the agreement as the following tabulation shows.

Changes During the Term of the Agreement in the
Amount of Life Insurance Benefits

<u>Amount of Life Insurance Benefits, in Dollars</u>		<u>Number of Agreements</u>
<u>Increased From</u>	<u>Increased To</u>	
4,000	5,000	1
5,000	7,000	1
6,000	7,000	1
6,000	8,000	1
6,000	7,500	1
7,000	8,000	2
8,000	9,000	2
8,500	10,000	1
9,000	10,000	1
9,500	10,500	1
Varies with sex	7,500 for all	1
Varies with income	10,000 for all	1

TABLE 1

EMPLOYER CONTRIBUTION TO LIFE INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision		Proportion of Premium Paid by Employer					
			One-Sixth		50%		51 to 66%	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries.....	778	606,155	50	93,813	42	21,566	6	2,191
Manufacturing.....	439	284,657	-	-	17	6,162	3	1,221
Foods and beverages.....	37	17,510	-	-	1	200	-	-
Tobacco products.....	3	1,423	-	-	-	-	-	-
Rubber and plastic products.....	19	9,729	-	-	-	-	-	-
Leather industries.....	8	2,771	-	-	2	910	-	-
Textile mill products.....	26	10,464	-	-	4	1,017	-	-
Knitting mills.....	2	729	-	-	1	263	-	-
Clothing industries.....	6	5,278	-	-	-	-	-	-
Wood products.....	9	2,298	-	-	1	248	-	-
Furniture and fixtures.....	10	3,513	-	-	-	-	-	-
Paper and allied products.....	39	16,807	-	-	2	1,298	-	-
Printing and publishing.....	9	5,942	-	-	-	-	-	-
Primary metal industries.....	26	30,231	-	-	-	-	-	-
Metal fabricating.....	51	18,160	-	-	-	-	-	-
Machinery, except electrical.....	27	14,933	-	-	1	200	-	-
Transportation equipment.....	60	82,810	-	-	1	263	-	-
Electrical products.....	52	37,480	-	-	2	603	2	-
Non-metallic mineral products.....	19	8,986	-	-	-	-	-	-
Petroleum and coal products.....	2	1,100	-	-	-	-	-	-
Chemical and chemical products.....	15	6,777	-	-	2	1,160	1	-
Miscellaneous manufacturing.....	19	7,716	-	-	-	-	-	-

TABLE 1 (Cont'd)

EMPLOYER CONTRIBUTION TO LIFE INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision						Proportion of Premium Paid by Employer					
	Agmts		Emplys		One-Sixth		50%		51 to 66%		66 2/3%	
	Agmts	Emplys	Agmts	Emplys	Agmts	Emplys	Agmts	Emplys	Agmts	Emplys	Agmts	Emplys
All Industries	778	606,155	50	93,813	42	21,566	6	2,191	33	16,139	3	1,085
Non-Manufacturing	339	321,498	50	93,813	25	15,404	3	970	33	16,139	1	516
Forestry	10	4,655	-	-	7	3,413	-	-	-	-	-	-
Mining and quarrying	19	25,158	-	-	-	-	-	-	-	-	-	-
Transportation	29	39,678	2	1,430	1	5,359	-	-	-	-	-	-
Storage	1	1,700	-	-	-	-	-	-	-	-	-	-
Communications	11	28,855	2	6,777	-	-	-	-	-	-	-	-
Electric gas and water utilities .	13	16,165	-	-	1	297	-	-	-	-	-	-
Wholesale trade	4	1,312	-	-	-	-	-	-	-	-	-	-
Retail trade	17	20,882	-	-	-	-	-	-	-	-	-	-
Finance, insurance and real estate	1	501	-	-	-	-	-	-	-	-	-	-
Education and related services . . .	49	24,673	2	1,010	3	837	1	319	17	6,840	1	516
Health and welfare services	78	31,212	1	355	1	207	-	-	12	5,962	-	-
Recreational services	1	234	-	-	-	-	-	-	-	-	-	-
Business services	4	1,893	-	-	3	1,655	-	-	-	-	-	-
Personal services	11	4,001	-	-	3	834	2	651	-	-	-	-
Miscellaneous services	1	270	-	-	-	-	-	-	-	-	-	-
Federal administration	43	84,241	43	84,241	-	-	-	-	-	-	-	-
Provincial administration	1	3,739	-	-	6	2,802	-	-	4	3,337	-	-
Local administration	46	32,329	-	-	-	-	-	-	-	-	-	-

TABLE 1 (Cont'd)

EMPLOYER CONTRIBUTION TO LIFE INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision		Proportion of Premium Paid by Employer					
	Agrts	Empls	75%		76 to 99%		100%	
			Agrts	Empls	Agrts	Empls	Agrts	Empls
All Industries.....	778	606,155	32	15,884	40	16,559	466	331,109
Manufacturing.....	439	284,657	5	1,493	8	3,843	347	238,024
Foods and beverages.....	37	17,510	1	237	-	-	25	11,880
Tobacco products.....	3	1,423	-	-	-	-	3	1,423
Rubber and plastic products.....	19	9,729	-	-	-	-	19	9,729
Leather industries.....	8	2,771	-	-	-	-	6	1,861
Textile mill products.....	26	10,464	-	-	1	264	15	6,562
Knitting mills.....	2	729	-	-	-	1	466	-
Clothing industries.....	6	5,278	1	200	-	-	3	1,732
Wood products.....	9	2,298	-	-	-	8	2,050	-
Furniture and fixtures.....	10	3,513	1	275	1	230	6	1,894
Paper and allied products.....	39	16,807	-	-	-	26	11,795	10
Printing and publishing.....	9	5,942	-	-	-	7	4,456	1
Primary metal industries.....	26	30,231	-	-	-	24	28,803	2
Metal fabricating.....	51	18,160	-	-	-	43	14,212	5
Machinery, except electrical.....	27	14,933	1	581	1	203	21	9,488
Transportation equipment.....	60	82,810	-	-	1	338	55	80,072
Electrical products.....	52	37,480	-	-	2	742	44	34,453
Non-metallic mineral products.....	19	8,986	-	-	-	-	16	7,941
Petroleum and coal products.....	2	1,100	-	-	-	1	350	1
Chemical and chemical products.....	15	6,777	1	200	2	2,066	7	2,471
Miscellaneous manufacturing.....	19	7,716	-	-	-	17	6,386	2

TABLE 1 (Cont'd)

EMPLOYER CONTRIBUTION TO LIFE INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Proportion of Premium Paid by Employer											
	Total with Provision		75%		76 to 99%		100%		Not Specified		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	778	606,155	32	15,884	40	16,559	466	331,109	61	63,234	45	44,575
Non-Manufacturing	339	321,498	27	14,391	32	12,716	119	93,085	22	40,774	27	33,690
Forestry	10	4,655	—	—	—	—	1	355	2	887	—	—
Mining and quarrying	19	25,158	—	—	—	—	18	24,738	—	—	1	420
Transportation	29	39,678	—	—	—	—	9	4,882	13	24,113	4	3,894
Storage	1	1,700	—	—	—	—	—	—	1	1,700	—	—
Communications	11	28,855	—	—	—	—	1	300	—	—	8	21,778
Electric gas and water utilities	13	16,165	—	—	—	—	11	4,076	1	11,792	—	—
Wholesale trade	4	1,312	—	—	—	—	4	1,312	—	—	—	—
Retail trade	17	20,882	—	—	—	—	15	18,174	1	208	1	2,500
Finance, insurance and real estate	1	501	—	—	—	—	—	—	—	—	—	—
Education and related services	49	24,673	8	3,178	5	1,638	8	8,704	1	406	3	1,225
Health and welfare services	78	31,212	14	5,621	26	10,838	15	4,125	1	703	8	3,401
Recreational services	1	234	—	—	—	—	—	—	—	—	1	234
Business services	4	1,893	—	—	—	—	—	—	—	—	—	—
Personal services	11	4,001	—	—	—	—	—	—	6	2,516	—	—
Miscellaneous services	1	270	—	—	—	—	—	—	1	270	—	—
Federal administration	43	84,241	—	—	—	—	—	—	—	—	—	—
Provincial administration	1	3,739	1	3,739	—	—	—	—	—	—	—	—
Local administration	46	32,329	3	1,352	1	240	30	23,633	2	965	—	—

Table 2

AMOUNT OF BASIC LIFE INSURANCE BENEFITS

In Ontario Collective Agreement: Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision						Amount of Life Insurance Benefits					
	Agmts		Empls		\$2,000 or Less		\$2,001 to \$3,000		\$3,001 to \$4,000		\$4,001 to \$5,000	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	778	606,155	30	25,755	25	24,057	16	8,165	61	46,135	35	13,761
Manufacturing	439	284,657	18	6,274	20	8,193	13	4,116	42	19,842	33	13,088
Foods and beverages	37	17,510	2	467	3	973	2	710	5	1,507	-	-
Tobacco products	3	1,423	-	-	-	-	-	-	-	-	-	-
Rubber and plastic products	19	9,729	-	-	-	-	-	-	1	230	3	623
Leather industries	8	2,771	-	-	-	-	1	660	-	-	-	-
Textile mill products	26	10,464	3	843	6	1,943	-	-	1	375	1	625
Knitting mills	2	729	1	263	-	-	-	-	-	-	-	-
Clothing industries	6	5,278	-	-	-	-	-	-	-	-	-	-
Wood products	9	2,298	2	460	1	200	1	248	-	-	2	605
Furniture and fixtures	10	3,513	-	-	2	1,039	2	500	2	755	-	-
Paper and allied products	39	16,807	3	1,306	-	-	-	-	1	400	-	-
Printing and publishing	9	5,942	1	970	3	2,097	-	-	-	-	-	-
Primary metal industries	26	30,231	-	-	-	2	486	4	1,418	1	275	-
Metal fabricating	51	18,160	1	389	1	348	1	222	7	1,740	11	3,464
Machinery, except electrical	27	14,933	-	-	-	1	240	1	203	3	837	-
Transportation equipment	60	82,810	-	2	987	1	600	6	1,890	3	953	-
Electrical products	52	37,480	1	242	1	306	-	-	11	10,495	6	5,026
Non-metallic mineral products	19	8,986	1	210	-	-	-	2	570	2	480	-
Petroleum and coal products	2	1,100	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products	15	6,777	2	839	-	1	200	-	1	200	1	200
Miscellaneous manufacturing	19	7,716	1	285	1	300	1	250	1	259	-	-

Table 2 (Cont'd)

AMOUNT OF BASIC LIFE INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision		Amount of Life Insurance Benefits							
	\$2,000 or Less		\$2,001 to \$3,000		\$3,001 to \$4,000		\$4,001 to \$5,000		\$5,001 to \$6,000	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	778	606,155	30	25,755	25	24,057	16	8,165	61	46,135
Non-Manufacturing	339	321,498	12	19,481	5	15,864	3	4,049	19	26,293
Forestry	10	4,655	-	-	-	-	-	-	1	355
Mining and quarrying	19	25,158	-	-	1	14,500	1	601	2	1,086
Transportation	29	39,678	1	510	-	-	-	-	13	24,113
Storage	1	1,700	-	-	-	-	-	-	-	2
Communications	11	28,855	-	-	-	-	-	-	-	-
Electric gas and water utilities	13	16,165	-	-	-	-	-	-	-	-
Wholesale trade	4	1,312	-	-	-	-	-	-	1	300
Retail trade	17	20,882	-	-	-	-	-	-	-	-
Finance, insurance and real estate	1	501	-	-	-	-	-	-	-	-
Education and related services ..	49	24,673	1	3,800	1	283	1	3,089	1	205
Health and welfare services	78	31,212	2	799	-	-	-	-	-	-
Recreational services	1	234	-	-	-	-	-	-	1	234
Business services	4	1,893	-	-	-	-	-	-	-	-
Personal services	11	4,001	1	240	3	1,081	1	359	-	-
Miscellaneous services	1	270	1	270	-	-	-	-	-	-
Federal administration	43	84,241	-	-	-	-	-	-	-	-
Provincial administration	1	3,739	-	-	-	-	-	-	-	-
Local administration	46	32,329	6	13,862	-	-	-	-	-	-

Table 2 (Cont'd)

AMOUNT OF BASIC LIFE INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Table 2 (Cont'd)

AMOUNT OF BASIC LIFE INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Table 2 (Cont'd)

AMOUNT OF BASIC LIFE INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

- 12 -

Industry	Amount of Life Insurance Benefits					
	Total with Provision		Varies With Income		Varies With Other Factors	
	Agmts	Emplys	Agmts	Emplys	Agmts	Emplys
All Industries	778	606,155	228	289,328	142	77,087
Manufacturing	439	284,657	103	115,979	74	43,929
Foods and beverages	37	17,510	4	2,470	10	4,236
Tobacco products	3	1,423	1	646	-	-
Rubber and plastic products	19	9,729	1	410	10	7,111
Leather industries	8	2,771	1	214	5	1,647
Textile mill products	26	10,464	1	1,158	11	4,661
Knitting mills	2	729	-	-	-	1
Clothing industries	6	5,278	-	-	4	1,932
Wood products	9	2,298	-	-	-	1
Furniture and fixtures	10	3,513	1	350	-	-
Paper and allied products	39	16,807	24	9,587	1	446
Printing and publishing	9	5,942	3	847	1	763
Primary metal industries	26	30,231	4	7,487	4	13,131
Metal fabricating	51	18,160	8	4,212	8	2,654
Machinery, except electrical	27	14,933	7	4,157	2	783
Transportation equipment	60	82,810	18	62,765	7	2,687
Electrical products	52	37,480	15	13,620	5	1,724
Non-metallic mineral products	19	8,986	3	1,317	1	765
Petroleum and coal products	2	1,100	1	750	-	-
Chemical and chemical products	15	6,777	6	3,897	1	277
Miscellaneous manufacturing	19	7,716	5	2,092	4	1,112

Table 2 (Cont'd)

AMOUNT OF BASIC LIFE INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

- 13 -

Industry	Total with Provision		Amount of Life Insurance Benefits					
	Varies With Income		Varies With Other Factors		Not Specified		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	778	606,155	228	289,328	142	77,087	83	46,653
Non-Manufacturing	339	321,498	125	173,349	68	33,158	54	25,323
Forestry	10	4,655	1	637	-	-	-	-
Mining and quarrying	19	25,158	3	1,419	1	259	1	3,552
Transportation	29	39,678	8	6,276	2	6,361	-	-
Storage	1	1,700	-	-	-	-	1	1,700
Communications	11	28,855	6	26,250	-	-	4	2,305
Electric gas and water utilities	13	16,165	6	13,780	-	-	5	1,418
Wholesale trade	4	1,312	1	312	-	-	-	-
Retail trade	17	20,882	13	19,019	-	-	2	438
Finance, insurance and real estate	1	501	1	501	-	-	-	-
Education and related services	49	24,673	14	4,762	5	1,686	11	4,303
Health and welfare services	78	31,212	3	1,115	59	24,515	13	4,313
Recreational services	1	234	-	-	-	-	-	-
Business services	4	1,893	2	1,153	-	-	2	740
Personal services	11	4,001	4	1,634	1	337	1	350
Miscellaneous services	1	270	-	-	-	-	-	-
Federal administration	43	84,241	43	84,241	-	-	-	-
Provincial administration	1	3,739	1	3,739	-	-	-	-
Local administration	46	32,329	19	8,511	-	-	14	6,204

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLANS

An analysis of 839 agreements shows that 387 (46.0 per cent), covering 46.0 per cent of the employees, have provision for an Accidental Death and Dismemberment (A.D. & D.) Insurance Plan. These figures do not indicate the full prevalence of this type of benefit, since some employers unilaterally provide A.D. & D. Insurance Plans.

Employer Contribution to Bargained A.D. & D. Insurance Plans (Table 3)

In 73.0 per cent of the 387 agreements, covering 78.0 per cent of the employees, the employer pays the full premium for A.D. & D. Insurance. In a further 17.0 per cent of the agreements, the employer pays less than 100 per cent of the premiums particularly in health and welfare, where the employer's contribution ranges from 66 2/3 per cent to 90 per cent.

The 24 agreements shown in the final column in Table 3 include plans in which the employer contributes flat sum payments or payments that vary with the type of employees covered. This column also includes one agreement in which the amount of the employer's contribution increases during the term of the agreement from 60.0 per cent to 100.0 per cent of the premium.

Maximum Amount of A.D. & D. Insurance Benefits (Table 4)

In 20.0 per cent of the 387 agreements, covering 42.0 per cent of the employees, the maximum amount of benefit to which the employee would be eligible varies with the amount of his income. Industries in which this provision is more commonly found are paper and allied products and retail trade. In a further 24.0 per cent of the 387 agreements, the amount of benefit varies in relation to length of service, sex, marital or dependent status, or a combination of these factors.

In 48.0 per cent of the agreements, covering 33.0 per cent of the employees, the maximum amount of A.D. & D. Insurance provided is the same for all employees regardless of income, service or other variables. Just over half of these plans pay more than \$5,000; the remaining pay \$5,000 or less. Sixty per cent of the agreements in manufacturing industries provide the same amount of A.D. & D. Insurance for all employees, compared with 21 per cent of the agreements that have this arrangement in non-manufacturing industries.

The final column in Table 4 includes five agreements in which the maximum amount of A.D. & D. Insurance benefits changes during the term of the agreement as shown in the following tabulation.

Changes During the Term of the Agreement in the
Maximum Amount of Accidental Death and
Dismemberment Insurance Benefits

<u>Amount of A.D. & D. Benefits, in Dollars</u>		
<u>Increased From</u>	<u>Increased To</u>	<u>Number of Agreements</u>
4,500	5,000	1
5,000	7,000	1
8,000	9,000	2
17,000	20,000	1

Table 3

EMPLOYER CONTRIBUTION TO ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

EMPLOYER CONTRIBUTION TO ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Table 3 (Cont'd)

Industry	Total with Provision		Proportion of Premium Paid by Employer									
	Agmts	Empls	50%	Agmts	Empls	51 to 66%	Agmts	Empls	66 2/3%	Agmts	Empls	75%
All Industries	387	301,159	8	2,110	3	893	9	4,833	18	18	6,983	
Non-Manufacturing	117	92,328	3	834	1	279	9	4,833	15	15	5,965	
Forestry	-	-	-	-	-	-	-	-	-	-	-	-
Mining and quarrying	13	22,558	-	-	-	-	-	-	-	-	-	-
Transportation	7	3,215	-	-	-	-	-	-	-	-	-	-
Storage	-	-	-	-	-	-	-	-	-	-	-	-
Communications	4	19,473	-	-	-	-	-	-	-	-	-	-
Electric gas and water utilities	-	-	-	-	-	-	-	-	-	-	-	-
Wholesale trade	3	1,012	-	-	-	-	-	-	-	-	-	-
Retail trade	8	10,936	-	-	-	-	-	-	-	-	-	-
Finance, insurance and real estate	-	-	-	-	-	-	-	-	-	-	-	-
Education and related services	5	4,311	-	-	-	-	-	-	-	1	285	-
Health and welfare services	60	24,800	-	-	-	-	-	-	-	8	4,548	14
Recreational services	1	234	-	-	-	-	-	-	-	-	-	5,621
Business services	1	238	-	-	-	-	-	-	-	-	-	-
Personal services	6	1,893	3	834	1	279	-	-	-	-	-	-
Miscellaneous services	-	-	-	-	-	-	-	-	-	-	-	-
Federal administration	-	-	-	-	-	-	-	-	-	-	-	-
Provincial administration	-	-	-	-	-	-	-	-	-	-	-	-
Local administration	9	3,658	-	-	-	-	-	-	-	1	344	

Table 3 (Cont'd)

EMPLOYER CONTRIBUTION TO ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision			Proportion of Premium Paid by Employer					
	Agmts	Empls	Agmts Empls	76 to 99%			100%		
				Agmts	Empls	Agmts Empls	Agmts	Empls	Not Specified Empls
All Industries	387	301,159	29	11,491	282	235,069	14	11,936	24
Manufacturing	270	208,831	6	2,074	231	187,685	13	11,406	10
Foods and beverages	18	7,083	-	-	11	4,138	5	2,428	1
Tobacco products	2	777	-	-	2	777	-	-	-
Rubber and plastic products	17	9,279	-	-	17	9,279	-	-	-
Leather industries	2	594	-	-	2	594	-	-	-
Textile mill products	12	5,078	1	264	9	4,340	1	264	-
Knitting mills	-	-	-	-	-	-	-	-	-
Clothing industries	-	-	-	-	-	-	-	-	-
Wood products	7	1,835	-	-	7	1,835	-	-	-
Furniture and fixtures	5	2,000	1	230	3	1,006	-	-	1,764
Paper and allied products	15	7,657	-	-	13	6,895	1	362	1,400
Printing and publishing	5	3,414	-	-	3	1,949	-	-	1,265
Primary metal industries	23	28,900	-	-	21	27,472	2	1,428	-
Metal fabricating	36	11,987	-	-	33	10,441	1	1,104	2
Machinery, except electrical	18	12,368	-	-	16	8,137	1	3,650	-
Transportation equipment	48	79,006	1	338	43	76,268	1	1,100	2
Electrical products	38	29,672	2	742	32	27,742	-	-	442
Non-metallic mineral products	11	4,704	-	-	10	4,426	-	-	1,037
Petroleum and coal products	-	-	-	-	-	-	-	-	1,292
Chemical and chemical products	5	1,421	1	500	2	400	-	-	278
Miscellaneous manufacturing	8	3,056	-	-	7	1,986	1	1,070	-

Table 3 (Cont'd)

EMPLOYER CONTRIBUTION TO ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PREMIUMS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Table 4

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision		Amount of A.D. & D. Insurance Benefits									
			\$2,000 or Less		\$2,001 to \$3,000		\$3,001 to \$4,000		\$4,001 to \$5,000		\$4,001 to \$5,000	
	Agmts	Emps	Agmts	Emps	Agmts	Emps	Agmts	Emps	Agmts	Emps	Agmts	Emps
All Industries	387	301,159	10	4,467	13	4,734	15	8,511	50	34,147	23	8,076
Manufacturing	270	208,831	9	3,667	11	4,025	14	5,422	48	33,044	22	7,696
Foods and beverages	18	7,083	1	350	1	299	1	490	5	1,587	-	-
Tobacco products	2	777	-	-	-	-	-	-	-	-	-	-
Rubber and plastic products	17	9,279	-	-	-	-	-	-	1	230	2	423
Leather industries	2	594	-	-	-	-	-	-	-	-	-	-
Textile mill products	12	5,078	1	360	2	785	-	-	1	375	1	625
Knitting mills	-	-	-	-	-	-	-	-	-	-	-	-
Clothing industries	-	-	-	-	-	-	-	-	-	-	-	-
Wood products	7	1,835	1	245	1	200	-	-	-	-	2	605
Furniture and fixtures	5	2,000	-	-	1	764	1	206	2	755	-	-
Paper and allied products	15	7,657	-	-	1	764	1	206	2	755	-	-
Printing and publishing	5	3,414	1	970	-	-	-	2	911	1	400	-
Primary metal industries	23	28,900	-	-	-	-	-	-	-	-	-	-
Metal fabricating	36	11,987	-	-	1	348	2	1,775	6	14,312	-	-
Machinery, except electrical	18	12,368	1	240	-	-	-	1	572	10	3,184	10
Transportation equipment	48	79,006	-	-	1	700	1	600	11	261	-	-
Electrical products	38	29,672	1	242	3	670	1	668	6	4,759	2	1,145
Non-metallic mineral products	11	4,704	2	975	-	-	-	3	1,311	1	5,642	3
Petroleum and coal products	-	-	-	-	-	-	-	-	-	-	-	-
Chemical and chemical products	5	1,421	-	-	-	-	-	1	200	-	1	240
Miscellaneous manufacturing	8	3,056	1	285	-	-	-	1	200	-	1	228

Table 4 (Cont'd)

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision			\$2,000 or Less			\$3,001 to \$4,000			\$4,001 to \$5,000			\$5,001 to \$6,000		
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls	
All Industries	387	301,159	10	4,467	13	4,734	15	8,511	50	34,147	23	8,076			
Non-Manufacturing	117	92,328	1	800	2	709	1	3,089	2	1,103	1	380			
Forestry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mining and quarrying	13	22,558	-	-	-	-	-	-	-	-	-	-	-	-	
Transportation	7	3,215	-	-	-	-	-	-	-	-	-	-	-	-	
Storage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Communications	4	19,473	-	-	-	-	-	-	-	-	-	-	-	-	
Electric gas and water utilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Wholesale trade	3	1,012	-	-	-	-	-	-	-	-	-	-	-	-	
Retail trade	8	10,936	1	800	-	-	-	-	-	-	-	-	-	-	
Finance, insurance and real estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Education and related services	5	4,311	-	-	-	-	-	-	-	-	-	-	-	-	
Health and welfare services	60	24,800	-	-	-	-	-	-	-	-	-	-	-	-	
Recreational services	1	234	-	-	-	-	-	-	-	-	-	-	-	-	
Business services	1	238	-	-	-	-	-	-	-	-	-	-	-	-	
Personal services	6	1,893	-	-	-	-	-	2	-	-	-	-	-	-	
Miscellaneous services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Federal administration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provincial administration	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Local administration	9	3,658	-	-	-	-	-	-	-	-	-	-	-	-	

Table 4 (Cont'd)

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Table 4 (Cont'd)

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Table 4 (Cont'd)

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision		Amount of A.D. & D. Insurance Benefits					
	Varies With Income		Varies With Other Factors		Not Specified		Other	
	Agmts	Empls	Agmts	Empls	Agmts	Empls	Agmts	Empls
All Industries	387	301,159	79	125,834	91	39,384	18	16,582
Manufacturing	270	208,831	54	92,469	32	15,059	13	11,777
Foods and beverages	18	7,083	1	591	3	1,159	2	1,120
Tobacco products	2	777	-	-	-	-	-	-
Rubber and plastic products	17	9,279	1	410	10	7,111	-	-
Leather industries	2	594	1	214	1	380	-	-
Textile mill products	12	5,078	1	1,365	5	1,293	1	275
Knitting mills	-	-	-	-	-	-	-	-
Clothing industries	-	-	-	-	-	-	-	-
Wood products	7	1,835	-	-	-	-	1	250
Furniture and fixtures	5	2,000	-	-	-	-	-	-
Paper and allied products	15	7,657	7	3,529	-	-	-	-
Printing and publishing	5	3,414	1	216	1	763	-	-
Primary metal industries	23	28,900	3	7,287	-	-	2	1,428
Metal fabricating	36	11,987	2	726	1	265	1	1,104
Machinery, except electrical	18	12,368	5	3,407	2	783	2	3,901
Transportation equipment	48	79,006	18	62,765	4	1,197	2	1,629
Electrical products	38	29,672	8	9,768	4	1,714	1	1,000
Non-metallic mineral products	11	4,704	1	550	-	-	-	-
Petroleum and coal products	-	-	-	-	821	-	-	-
Chemical and chemical products	5	1,421	2	820	1	394	1	1,070
Miscellaneous manufacturing	8	3,056	3	820	1	394	1	1,070

Table 4 (Cont'd)

AMOUNT OF ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE BENEFITS

In Ontario Collective Agreements Covering 200 or More Employees by Industry, as of February 1975

Industry	Total with Provision		Amount of A.D. & D. Insurance Benefits					
	Varies With Income		Varies With Other Factors		Not Specified		Other	
	Agmts	Emps	Agmts	Emps	Agmts	Emps	Agmts	Emps
All Industries	387	301,159	79	125,834	91	39,384	18	16,582
Non-Manufacturing	117	92,328	25	33,365	59	24,325	5	4,805
Forestry	-	-	-	-	-	-	-	-
Mining and quarrying	13	22,558	2	999	-	-	1	3,552
Transportation	7	3,215	2	560	-	-	1	14,500
Storage	-	-	-	-	-	-	-	709
Communications	4	19,473	4	19,473	-	-	-	-
Electric gas and water utilities	-	-	-	-	-	-	-	-
Wholesale trade	3	1,012	1	312	-	-	-	400
Retail trade	8	10,936	5	8,711	-	-	-	-
Finance, insurance and real estate	-	-	-	-	-	-	-	-
Education and related services	5	4,311	-	-	1	285	1	418
Health and welfare services	60	24,800	2	760	58	24,040	-	-
Recreational services	1	234	-	-	-	-	1	234
Business services	1	238	1	238	-	-	-	-
Personal services	6	1,893	3	834	-	-	1	350
Miscellaneous services	-	-	-	-	-	-	-	-
Federal administration	-	-	-	-	-	-	-	-
Provincial administration	-	-	-	-	-	-	-	-
Local administration	9	3,658	5	1,478	-	-	1	251

